

JIBON BIMA JUNIOR OFFICER 2009

Part I: Multiple Choice Questions (MCQs) [60 x1 =60 Marks]

Instruction: There are 60 Multiple Choice Questions in this part. Answer these questions on the Answer Sheet given separately. You can use the blank spaces around the MCQs of this booklet for rough work.

LANGUAGE & COMMUNICATION (Question 1 to 20)

Find Error(s) in Sentences

01. (A) In spite of rigorous training, quality of trainers and (B) well-developed course outline, Samia (C) has not (D) improved much after the two-months program.
02. After a long, (A) seemingly (B) futile search, professor Grant was (C) finally able to locate the six volume of the series he needed (E) to continue his research.
03. Although I had (A) originally intended to help him, I later decided it (B) would be (C) more time-consuming (D) that I had anticipated.
04. Although she had (A) ample time, with (B) insufficient preparation (C) for the exam, Sarah (D) wished that the exam will not take place.
05. A prize was (A) awarded to millionth person (C) who bought (D) an appliance (E) from the store.

Fill in the Blanks

Instruction-Select the correct form of preposition, which most appropriately fill-in the gap in each sentence.

06. To fulfill its mission of reducing rural poverty, BRDB regularly undertakes a number of development projects _____ its normal programs.
(A) in spite of (B) instead of (C) contrary to (D) in addition to (E) as per
07. _____ surveyed, consumers in different nations have _____ similar preferences for particular product features.
(A) If; renounced (B) If; announced (C) When; expressed (D) However; always (E) As; shown
08. You must apologize _____ him _____ your rudeness.
(A) to, of (B) at, for (C) to, for (D) to, as (E) at, of
09. He made a comment _____ my proposal.
(A) to (B) on (C) at (D) for (E) by
10. The young executive was chosen for the project _____ his lack of qualifications.
(A) therefore (B) despite (C) although (D) hence (E) however

Spelling

Instruction-Select the correctly spelt words.

11. (A) Judgement (B) Judgment (C) Jugement (D) Judzemen (E) Judgemant
12. (A) Questionere (B) Questionaire (C) Questionnaire (D) Questionare (E) Questinnaire
13. (A) Acquaintance (B) Aquaintance (C) Aquantence (D) Aquaintence (E) Aquantance
14. (A) Quarral (B) Quarel (C) Quarrel (D) Quarrele (E) Quaral
15. (A) Triumph (B) Triamph (C) Tramph (D) Trumph (E) Triumpf

Word-meaning

Instruction-Select the appropriate word(s) having meaning close to the word(s) underlined in each sentence.

16. The condemned prisoner was given a reprieve.
(A) punishment (B) pardon (C) command (D) meal (E) sentence
17. We had to put up with the inconvenience.

■ endure (B) create (C) enjoy (D) remove (E) assist

18. I could barely make out the traffic signs through the rain.

■ Discern (B) violate (C) obey (D) wait for (E) comply with

19. He showed great enthusiasm contrary to what his supervisor had expected.

(A) according to (B) guided by ■ opposite to (D) instead of (E) against

20. We kept notes of everything that transpired at the meeting.

(A) decided (B) recorded ■ happened (D) finished (E) concerned

Mathematics (Questions 21 TO 40)

21. If the length of a rectangle is increased by 20% and the width is decreased by 20%, what percentage change occurs in the area?

(A) remains the same (B) increases by 5% ■ decreases by 4% (D) increases by 4% (E) None of these

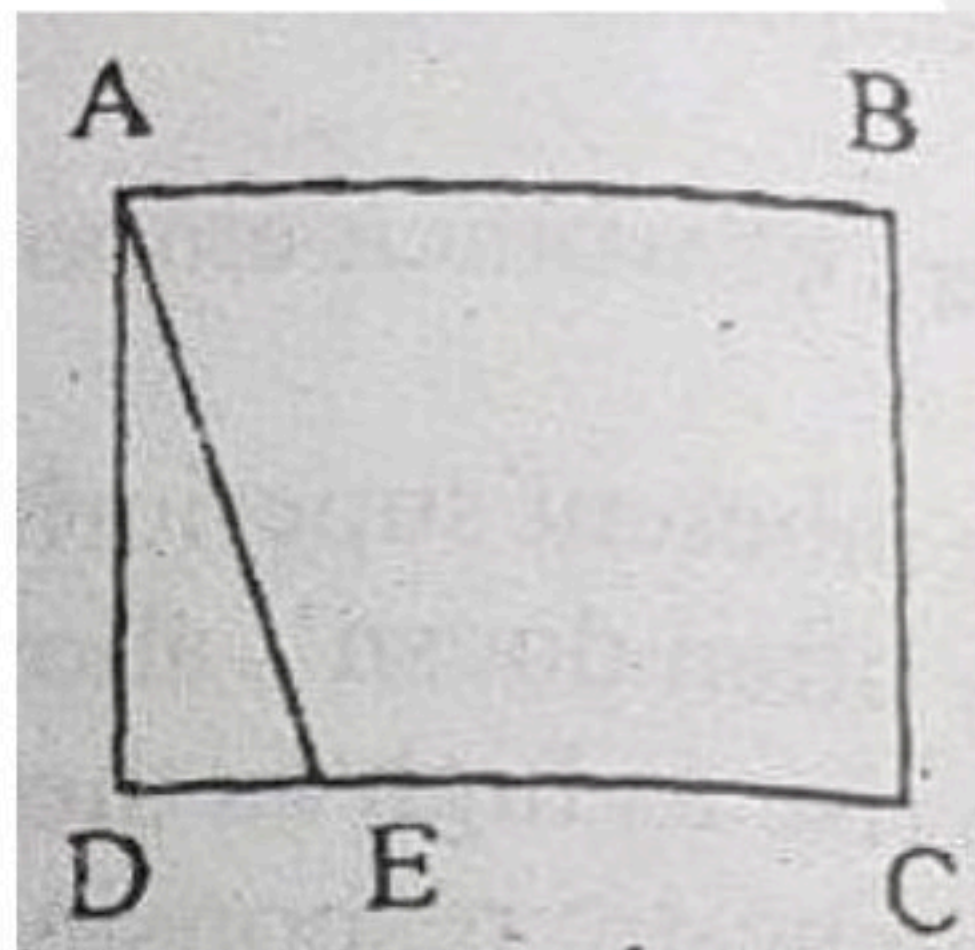
22. Mr. Expert can do a job in 8 days and his son can do it in 12 days. How many days will it take them to complete the job if they worked together?

(A) 5 ■ $4\frac{4}{5}$ (C) $5\frac{1}{4}$ (D) 10 (E) none of these

23. A machine fills a bag with 7 ounces of potato chips in 3.5 seconds. At this rate, how many seconds will it take the machine to fill a bag with 15 ounces of potato chips?

(A) 6.5 (B) 7.0 ■ 7.5 (D) 8.0 (E) none of these

24. In the figure, area of the square ABCD is x^2 . EC = y. what is the area of AED



■ $(x^2 - xy)/2$ (B) $(xy - y^2)/2$ (C) $x^2 - xy$ (D) $y^2 - xy$ (E) none of these

25. If 80% of the applicants to a program were rejected, what is the ratio of the number accepted to the number rejected?

■ 1 : 4 (B) 1 : 5 (C) 2 : 5 (D) 4 : 5 (E) None of these

26. The average weight of 3 boys is 53 kg. None of the boys weighs less than 51 kg. What is the maximum weight, in kg, of any one boy?

(A) 53 (B) 55 ■ 57 (D) 59 (E) None of these

27. If the sum of 3, 7 and x is 18, then the average of 3, 7 and x is

■ 6 (B) 7 (C) 8 (D) 5 (E) None of these

28. There are 20 members in a cricket squad. In how many ways can a captain and a vice captain be chosen?

(A) 20 (B) 39 (C) 180 ■ 380 (E) None of these

29. If the sum of two numbers is 14 and their difference is 2, what is the product of the two numbers?

(A) 24 (B) 28 ■ 48 (D) 56 (E) None of these

30. What is the minimum number of chocolates that must be added to the existing batch of 260 chocolates, so that the total batch can equally be divided among 3, 4 or 6 persons?

☐ 4 (B) 8 (C) 12 (D) 16 (E) None of these

31. A salesman travels a distance of 70 miles in 2.5 hours. How much faster, in miles per hour, must he travel to make the same trip in 0.75 hours less time?

(A) 28 (B) 24 ☐ 12 (D) 16 (E) None of these

32. A store raised the price of an item by exactly 10 percent. Which of the following could NOT be the resulting price of the item?

(A) Tk. 11.00 (B) Tk. 7.60 (C) Tk. 5.50 (D) Tk. 6.80 ☐ None of these

33. If $(x^2 - 4x + 22) = 6$, which of the following must be false?

(A) $x = 4$ (B) $x = -4$ (C) $x > 3$ (D) $x > 0$ (E) $x < 6$

34. What is 35% of $\frac{11}{56}$ of 160?

(A) 14 (B) 12 ☐ 11 (D) 10 (E) 9

35. If $x = 50$ and $a = 10$, then the value of $\frac{x}{x-a} + \frac{a}{a-x}$ is

(A) 0 ☐ 1 (C) 10 (D) 50 (E) None of these

36. The area of a rectangular R with width 4 feet is equal to the area of a square S which has a perimeter of 24 feet. The perimeter of the rectangular R, in feet, is:

(A) 9 (B) 16 (C) 24 ☐ 26 (E) None of these

37. $3x - 1 \neq 2x$ is true for all values of x EXCEPT

(A) $x \neq 1$ (B) $x = -1$ (C) $x > 1$ ☐ $x = 1$ (E) None of these

38. A train traveling at 50 miles/hr is 5 miles from the station at 5:00pm. When will the train arrive at the station?

(A) 5 : 05pm (B) 5 : 10pm ☐ 5 : 06pm (D) 5 : 50pm (E) None of these

39. There are 20 members in a cricket squad. In how many ways can a captain and a vice captain be chosen?

(A) 20 (B) 39 (C) 180 ☐ 380 (E) None of these

40. By how much is the value of $\{-10 - (-7)\}$ greater than the value of $\{-10 + (-7)\}$?

(A) -20 (B) 20 (C) 0 ☐ 14 (E) -14

(GENERAL KNOWLEDGE 41 to 60)

41. Main component of natural gas is

(A) Nitrogen (B) Oxygen ☐ Methane (D) Helium (E) None of these

42. The Golden Ball winner of FIFA World Cup 2006 is

(A) Miroslav Klose (B) Ronaldinho ☐ Zinedine Zidane (D) Ronaldo (E) None of these

43. Wimbledon is famous for which outdoor sport?

(A) Cricket ☐ Lawn Tennis (C) Hockey (D) Soccer (E) None of these

44. Which country does not have access to sea?

(A) Thailand (B) France ☐ Bhutan (D) Maldives (E) None of these

45. Windows is a computer software developed by

(A) IBM ☐ Microsoft Corporation (C) Apple (D) Hewlett Packard (E) None of these

46. Which of the following is not a storage medium in a computer system?

(A) Processor (B) Hard disk drive ☐ Magnetic tape (D) Pen drive (E) None of these

47. First Atom Bomb was exploded in

(A) 1944 ☐ 1945 (C) 1935 (D) 1942 (E) None of these

48. Hepatitis- C increases risk of

- (A) Blood Cancer (B) Stomach Cancer ☐ Liver Cancer (D) HIV AIDS (E) None of these
49. Which country has the highest population in the world?
(A) USA (B) Canada (C) Russia ☐ China (E) None of these
50. The first Bangali who crossed English channel is
☐ Brojen Das (B) Musharraf Hossain (C) Altaf Hossain (D) Zakir Hossain (E) None of these
51. A universal donor is a person having blood group of
(A) A+ (B) B+ (C) o+ ☐ AB+ (E) None of these
52. 2012 summer Olympic game will be held in
(A) New York ☐ London (C) Paris (D) Tokyo (E) None of these
53. The Richter scale is used for measuring
(A) Tsunami (B) Flood (C) Hurricane ☐ Earthquake (E) None of these
54. Who is the author of the novel merchant of Venice?
☐ William Shakespeare (B) P. B Shelly (C) Charles Dickens (D) Humayun Ahmed (E) None of these
55. What does IMF stand for?
(A) Intravenous Micro Fluid (B) International Maritime Foundation ☐ International Monetary Fund (D) International Marketing Forum (E) None of these
56. The river Naf runs in Bangladesh along the border of
(A) India (B) Nepal ☐ Myanmar (D) Thailand (E) None of these
57. SMS available in mobile phone stands for
(A) System fo Marketing Service (B) System Management Server ☐ Short Message Service (D) Support Management System (E) None of these
58. The household line voltage (in volt) is approximately
(A) 180 (B) 150 ☐ 220 (D) 240 (E) None of these
59. Niagara falls is located in
(A) Asia (B) Africa (C) Australia ☐ North America (E) None of these
60. When you deposit money in a bank, you are
(A) taking credit from it (B) earning money ☐ lending it money (D) saving money (E) None

Part II: Written Exam [30 Marks]

Mathematics: [3x5 = 15 marks]

Instruction: Solve the problems showing all the necessary steps and calculations.

1. Fifty junior officers of a bank have different professional background. Of these, 22 have MBIM degree, 15 have Banking diploma, and 14 are M.Com. in Banking. Nine of the employees have two of the degrees, and one has taken all three of the degrees. How many of 50 officers have none of the degrees?
ans:10

2. A laborer is paid Tk. 20 per hour for an 8-hour day. If he works overtime (above 8 hours) in a single day, he is paid 1.5 times the rate he is paid for regular hours. If the laborer received Tk. 200 for a single day's work, how long did he work on that day?
ans: 9 hours 20 minutes

3. In a group of people solicited by a charity, 30% contributed Tk. 40 each, 45% contributed Tk. 20 each, and the rest contributed Tk. 2 each. If the charity received a total fo Tk. 300 from the people who contributed Tk. 2, how much was contributed by the entire group?

Ans: tk 12900

Language & Communication

A. Fill-in the Blanks: [5 marks]

Instructions: Fill in the blanks with appropriate words or phrases. You may use the same word more than one if necessary.

List of Words:

northern ,experience, found, turns, facing, large, harm, orient ,seems ,arsenic, especially, contaminated,

In our day to day life we _____ new kind of problem. Our environment is _____ new pollution day by day. Arsenic pollution is one of them and it _____ to be looming _____ as the days go ahead. _____ is a tasteless, colorless and odorless metalloid substance commonly _____ in groundwater. It causes much _____ to human life very slowly. It is found in water _____ in tube- well water. By drinking arsenic _____ water people get diseases in various ways. It causes sore in palms of the legs and hands of people. Sometimes, the sore _____ into gangrene and then to cancer.

B. Essay Writing [10 marks]

Instruction: Write an essay on "Self-employment is a better way of developing career."

Total Marks: 90

Time: 90 minutes

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LANGUAGE & COMMUNICATION

(Question 1 to 20)

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03. Although I had (a) originally intended to help him, I later decided it (b) would be (c) more time-consuming (d) that I ● had anticipated.
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05. A prize (a) was awarded to ● millionth person (c) who bought (d) an appliance (e) from the store.

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06. To fulfill its mission of reducing rural poverty, BRDB regularly undertakes (উদ্যোগ নেয়া) a number of development projects _____ its normal programs.

- a. in spite of b. instead of c. contrary to
● in addition to e. as per

07. _____ surveyed, consumers in different nations have _____ similar preferences for particular product features.

১. (প্রতিভাগ করা; অস্বীকার করা)

the resulting price of the item? **could NOT be**
 a. Tk. 11.00 b. Tk. 7.60 c. Tk. 5.50 d. Tk. 6.80
 ● None of these

33. If $(x^2 - 4x + 22) = 6$, which of the following must be false?
 a. $x = 4$ b. $x = -4$ c. $x > 3$ d. $x > 0$ e. $x < 6$

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35. If $x = 50$ and $a = 10$, then the value of $\frac{x}{x-a} + \frac{a}{a-x}$ is
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 a. Nitrogen b. Oxygen
 c. Methane d. Helium
 e. None of these

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 b. Football c. Badminton d. Table Tennis

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 a. New York ● London c. Paris d. Tokyo
 e. None of these

53. The Richter scale is used for measuring
 a. Tsunami b. Flood
 c. Hurricane ● Earthquake
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54. Who is the author of the novel 'The Merchant of Venice'?
 ● William Shakespeare b. P. B. Shelly
 c. Charles Dickens d. Humayun Ahmed
 e. None of these

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 ● International Monetary Fund
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 a. India b. Nepal ● Myanmar d. Thailand
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09. He made a comment _____ my proposal.
a. to ● on c. at d. for e. by
10. The young executive was chosen for the project _____ his lack of qualifications.
a. therefore ● despite c. although d. hence e. however

Spelling

Instruction : Select the correctly spelt words.

11. ● Judgment b. Judgement
c. Jugement d. Judzemen
e. Judgemant
12. a. Questionere b. Questionaire
● Questionnaire d. Questionare
e. Questinnaire
13. ● Acquaintance b. Aquaintance
c. Aquantence d. Aquaintence
e. Aquantance
14. a. Quarral b. Quarel
● Quarrel d. Quarrele
e. Quaral
15. ● Triumph b. Triamph
c. Tramph d. Trumph
e. Triumpf

Word-meaning

Instruction : Select the appropriate word(s) having meaning close to the word(s) underlined in each sentence.

The condemned prisoner was given a reprieve.

- pardon
a. punishment d. meal e. sentence
b. command

We had to put up with the inconvenience.

- a. endure b. create c. enjoy d. remove e. assist

I could barely make out the traffic signs through the rain.

- a. concern (দেখতে পারা) b. violate
c. comply with (মেনে চলা) d. wait for

He showed great enthusiasm contrary to what the supervisor had expected.

- a. according to b. guided by (কোনো কিছু দ্বারা নিয়ন্ত্রিত হওয়া)
c. as a result of d. instead of e. against

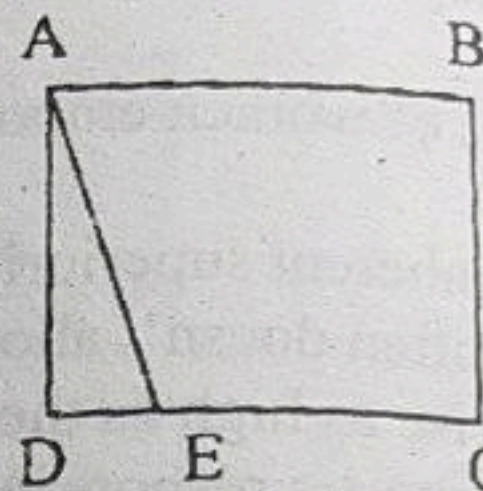
He kept notes of everything that transpired at the meeting.

- a. recorded
b. finished
c. noted (সংশ্লিষ্ট করা; উদ্ভূত হওয়া)
d. finished

Mathematics (Questions 21 To 40)

The length of a rectangle is increased by 20% and its width is decreased by 20%, what is the change in the area?

22. Mr. Expert can do a job in 8 days and Mr. Junior can do it in 12 days. How many days will it take them to complete the job if they worked together?
a. 5 ● $4\frac{4}{5}$ c. $5\frac{1}{4}$ d. 10 e. none of these
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a. 6.5 b. 7.0 ● 7.5 d. 8.0 e. none of these
24. In the figure, area of the square ABCD is $EC=y$. what is the area of $\triangle AED$?



- $(x^2-xy)^2$ b. $(xy-y^2)/2$
c. x^2-xy d. y^2-xy
e. none of these

25. If 80% of the applicants to a program are rejected, what is the ratio of the number accepted to the number rejected?

- 1:4 b. 1:5 c. 2:5 d. 4:5 e. None of these

26. The average weight of 3 boys is 53 kg. No two of the boys weigh less than 51 kg. What is the maximum weight, in kg, of any one boy?

- a. 53 b. 55 ● 57 d. 59 e. None of these

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57. SMS available in mobile phone
- System of Marketing Service
 - System Management Server
 - Short Message Service
 - Support Management System
 - None of these

58. The household line voltage (in volt) is approximately

- 180
- 150
- 220
- 240
- None of these

59. Niagara falls is located in

- Asia
- Africa
- Australia
- North America
- None of these

60. When you deposit money in a bank, you are

- taking credit from it
- earning money
- lending it money
- saving money
- None

Part II: Written Exam:

Mathematics:

Instruction: Solve the problems showing all the necessary steps and calculations.

- Fifty junior officers of a bank have different professional background. of these, 22 have MBIM degree, 15 have Banking diploma, and 14 are M.Com. in Banking. Nine of the employees have two of the degrees, and one has taken all three of the degrees. How many of 60 officers have none of the degrees?
- A laborer is paid Tk. 20 per hour for an 8-hour day. If he works overtime (above 8 hours) in a single day, he is paid 1.5 times the rate he is paid for regular hours. If the laborer received Tk. 200 for a single day's work, how long did he work on that day?
- In a group of people solicited by a charity, 30% contributed Tk. 40 each, 45% contributed Tk. 20 each, and the rest contributed Tk. 2 each. If the charity received a total of Tk. 300 from the people who contributed Tk. 2, how much was contributed by the entire group?

Language & Communication

A. Fill-in the Blanks

Instructions: Fill in the blanks with appropriate words or phrases. You may use the same word more than one if necessary.

List of Words:

northern experience found turns facing large
harm orient seems arsenic especially
contaminated

In our day to day life we _____ new kind of
problem. Our environment is _____ new pollution
may be day. Arsenic pollution is one of them and

tasteless, colorless
commonly found in water _____ in tube-well
By drinking arsenic _____ water people get disease
various ways. It causes sore in palms of the legs
hands of people. Sometimes, the sore
gangrene and then to cancer.

B. Essay Writing

Instruction: Write an essay on Self employment
better way of developing career.

Sadharon Bima Assistant Manager Test July-20

MCQ 80 Questions: 100 marks

Language & Communication

Questions 1 to 8: Reading Comprehension

Instruction: Read the following passage. Based
what is stated or implied in the Passage, answer
questions that follow.

To find the job that is right for you, you must
goals. A goal is a purpose you set for yourself.
what you hope for in-the future. You have to identify
the skills that you need to get the job you want.
you need to design a program to help you reach
level of improvement you set for yourself. To reach
your goal, you must have a specific goal. Decide
you are going to do and when you are going to do it.
Plan ways (লক্ষ্য অর্জনের উপায় বা কৌশল) to achieve
goal. How will you accomplish it? Next, identify
problems that will get in the way
accomplishing your goal. Then think of possible
to solve the problems. Finally, evaluate your progress.
Did you reach your goal? Did you get the job
wanted?

1. As suggested in the passage what do you need
design to help you improve?

- Training program
- Education program
- A Program
- Physical strength
- None of these

2. You not only have to decide what you are going
to do but also decide _____ you are going to
it.

- what
- when
- whom
- how
- None of these

3. You must plan _____ to achieve your goal

- ways
- work
- visualize
- accomplish
- None of these

4. What is your ultimate goal?

- To learn to solve problems
- To learn to identify problems
- To Learn to reach goals
- Get a job you want
- None of these

5. What does the passage try to help you get?

- Problem solving
- Planning
- Job



SADHARAN BIMA CORPORATION

JUNIOR OFFICER 2009

Time : 90 Minutes; Marks : 100; Examination Held On : 18.07.2009

Language & Communication

Questions 1 to 13 : Fill in the Gaps/Appropriate English Usage

Instruction : Select the appropriate word/phrase from the options provided, so that the word/phrase appropriately fills in the gap in each sentence.

1. This is — easy question.
(a) a (b) an (c) are (d) on (e) None of these
2. May I have your — phone number?
(a) a (b) an (c) are (d) one (e) None of these
3. May I ask you — question?
(a) a (b) an (c) are (d) couple (e) None of these
4. Canada — famous for its sweet maple syrup.
(a) a (b) an (c) is (d) has (e) None of these
5. Antarctica — many icebergs.
(a) was (b) has (c) have (d) on (e) None of these
6. She has lived here — 1975.
(a) for (b) since (c) far (d) sincerely (e) None of these
7. We have been waiting — twenty minutes.
(a) for (b) since (c) far (d) sincerely (e) None of these
8. It has been raining — two days.
(a) for (b) since (c) ago (d) from (e) None of these
9. India has been independent — 1947.
(a) for (b) since (c) year (d) century (e) None of these
10. Three of the world's major religions began in the Middle East. They — Islam, Judaism and Christianity.
(a) a (b) an (c) are (d) on (e) None of these
11. Nearly crying, her little sister wanted to be left — herself.
(a) for (b) with (c) on (d) to (e) None of these
12. Apart — cricket, he does not watch TV.
(a) of (b) to (c) on (d) from (e) None of these
13. It is of no — suggesting that he should do something about his hair.
(a) useful (b) using (c) useless (d) use (e) None of these



Ans.

1	b
2	e
3	a
4	c
5	b
6	b
7	a
8	a
9	b
10	c
11	d
12	d
13	d

67. SEC stands for—

- (a) Securities Exchange Commission (b) Social Enrollment Committee
(c) Survival Environment Call (d) Social Equality Cell (e) None of these

68. Who discovered Oxygen in 1774?

- (a) Galileo (b) Joseph Priestly (c) Niel Bohre (d) Newton (e) None of these

69. The primary income source of a insurance company is—

- (a) Premium receipts (b) Interest earned (c) Stock market gain (d) Real estate gain (e) None of these

70. Life insurance companies mainly provide benefits to the beneficiary of a policy upon

- (a) Policyholder's retirement (b) Policyholder's illness (c) Policyholder's death (d) All of these (e) None of these

71. In which year did the government of Bangladesh nationalized the insurance industry?

- (a) 1972 (b) 1973 (c) 1974 (d) 1975 (e) None of these

72. Which of the following insurance products is not offered by Sadharan Bima Corporation?

- (a) Health (b) Marine Cargo (c) Burglary (d) Aviation (e) None of these

73. Sadharan Bima Corporation is entitled to — of public sector insurance business in Bangladesh.

- (a) 20% (b) 30% (c) 40% (d) 50% (e) None of these

74. Sadharan Bima Corporation has a market share of over — of the total premium income of the insurance market of Bangladesh.

- (a) 20% (b) 30% (c) 40% (d) 50% (e) None of these

75. Which of the following insurance products covers the exporters against losses resulting from both commercial and non-commercial (political) risks in respect of goods sold to foreign buyers on credit?

- (a) Export Credit Guarantee Scheme (b) All Risks Insurance Policy
(c) Export Import Policy (d) All of these (e) None of these

76. Which of the following insurance products is offered by 'Bangladesh Insurance Academy'?

- (a) Fire insurance (b) Does not offer any insurance products
(c) Education insurance (d) Research insurance (e) None of these

77. Insurance is a system of—

- (a) Welcoming risk (b) Avoiding risk (c) Spreading risk (d) Developing risk (e) None of these

78. To allow insurance companies in private sector, 'The Insurance Corporations Act 1973' was amended in the year—

- (a) 1982 (b) 1983 (c) 1984 (d) 1985 (e) None of these

79. The insurance policy that covers risk of robbery or theft for cash on Counter which may also be provided for Stamps securities, money orders, postal orders etc is called—

- (a) Cash on Transit Insurance Policy (b) Cash on Counter Insurance Policy
(c) Cash in Safe Insurance Policy (d) All of these (e) None of these

80. Which of the following insurance products was discontinued by Sadharan Bima Corporation in the 90's?

- (a) Burglary (b) Marine Cargo (c) Fidelity (d) Crop (e) None of these



Ans.

67 a

68 b

69 a

70 c

71 a

72 a

73 d

74 a

75 a

76 a

77 c

78 c

79 d

80 d

Questions 14 to 18 : Sentence Correction

Instruction : *In each of the following sentences there is one word missing. Your task is to identify the missing word from the given choices.*

14. Have you ever to New York?

- (a) been (b) by (c) into (d) went (e) None of these

15. If you don't know the meaning of a, look it up in the dictionary.

- (a) sentence (b) word (c) verbal (d) All of these (e) None of these

16. I usually lunch at 1 : 30 pm in the afternoon.

- (a) eat (b) took (c) ate (d) All of these (e) None of these

17. Law and order situation in Dhaka worsening day by day.

- (a) such (b) the (c) expensive (d) is (e) None of these

18. We should good care of our parents when they become old.

- (a) take (b) see (c) careful (d) behave (e) None of these

Questions 19 to 23 : Correct Spelling

Instruction : *Choose the correctly spelled word from the given options.*

19. (a) Principal (b) Principl (c) Prenciple (d) Pricipal (e) None of these

20. (a) Certifacade (b) Certificate (c) Cartificate (d) Certeficate (e) None of these

21. (a) Temperature (b) Temparatur (c) Tamperature (d) Tamptature (e) None of these

22. (a) Philosofer (b) Philosaler (c) Phelosopher (d) Philosopher (e) None of these

23. (a) Ambassy (b) Ambessy (c) Embassy (d) Embessy (e) None of these

Questions 24 to 28 : Antonym

Instruction : *Choose from the options the word that is exactly opposite in meaning for the word in all capital letters.*

24. SYNTHETIC

- (a) Artificial (b) Imitation (c) Copy (d) Natural (e) None of these

25. DEFAME

- (a) Insult (b) Slander (c) Respect (d) Defy (e) None of these

26. OBSCURE

- (a) Clarify (b) Unclear (c) Advocate (d) Praise (e) None of these

27. UNRULY

- (a) Wild (b) Disruptive (c) Obedient (d) Good (e) None of these

28. CHEERFUL

- (a) Pure (b) Faithful (c) Sad (d) Tainted (e) None of these



14 a

15 b

16 a

17 d

18 a

19 a

20 b

21 a

22 d

23 c

24 d

25 c

26 a

27 c

28 c

49. Which of the following is the largest country in the world?
 (a) China (b) Russia (c) USA (d) Canada (e) None of these
50. The biggest island of the world is—
 (a) West Indies (b) Australia (c) Iceland (d) Greenland (e) None of these
51. Where is the permanent secretariat of the SAARC located?
 (a) Kathmandu (b) Dhaka (c) New Delhi (d) Karachi (e) None of these
52. What year did the Berlin Wall come down?
 (a) 1980 (b) 1987 (c) 1989 (d) 1995 (e) None of these
53. What is the capital of Colombia?
 (a) Bogota (b) Caracas (c) Nicaragua (d) Beijing (e) None of these
54. What is the birth place of Hitler?
 (a) Austria (b) Prussia (c) Germany (d) Poland (e) None of these
55. Where is the Kalahari Desert is located?
 (a) USA (b) Europe (c) Asia (d) Africa (e) None of these
56. What is the scientific name of Vitamin C?
 (a) Nitric Acid (b) Ascorbic Acid (c) Blue Berry (d) Black Berry (e) None of these
57. WTO stands for :
 (a) World Trade Organization (b) Women Trade Organization
 (c) Weather Tower Observatory (d) World Tower One (e) None of these
58. Which of the following is the largest island in Bangladesh?
 (a) Hatia (b) Sandeep (c) Saint Martins (d) Bhola (e) None of these
59. Which of the following is the largest NGO in the world?
 (a) TMSS (b) ASA (c) Proshika (d) PKSF (e) None of these
 [Note : The largest NGO in the world is BRAC.]
60. 'Operation Desert Storm' is the name of a—
 (a) Cyclone (b) Tropical storm (c) Military invasion (d) Peace keeping mission (e) None of these
61. 'Operation Search Light' was launched against the civilians of which country?
 (a) Iraq (b) Bosnia (c) Afghanistan (d) Bangladesh (e) None of these
62. Who is the first female Foreign Minister of Bangladesh?
 (a) Dr. Dipu Moni (b) Begum Sahara Khatun (c) Begum Rokeya (d) Begum Sajeda Khatun (e) None of them
63. The Capital City of Bhutan is—
 (a) Alma-Ata (b) Dushanbe (c) Bisbee (d) Taskhand (e) None of these
64. Apart from DSE, which is the other Stock Exchange of Bangladesh?
 (a) Sylhet Stock Exchange (b) Karnaphuli Stock Exchange
 (c) Chittagong Stock Exchange (d) Khulna Stock Exchange (e) None of these
65. 21st February is the same date of— according to Bengali calendar.
 (a) 21st Falgun (b) 5th Falgun (c) 9th Falgun (d) 8th Falgun (e) None of these
66. What is the minimum age for becoming a voter in Bangladesh?
 (a) 16 years (b) 17 years (c) 18 years (d) 19 years (e) None of these



Ans.

49 b

50 d

51 a

52 c

53 a

54 a

55 d

56 b

57 a

58 d

59 e

60 c

61 d

62 a

63 e

64 c

65 d

66 c

55. New York is popularly known as a city of—
 (a) Light (b) Skyscrapers (c) Crime (d) Terrorists (e) None of these
56. Paradise Lost was written by—
 (a) Dan Brown (b) John Abraham (c) John Milton (d) John Denver (e) None of these
57. Which of the following countries is known as the land of the thunderbolt?
 (a) Japan (b) India (c) China (d) Bhutan (e) None of these
58. How many legs do butterflies have?
 (a) 4 (b) 6 (c) 8 (d) 10 (e) None of these
59. The longest river in the world is the—
 (a) Nile (b) Ganges (c) Amazon (d) Padma (e) None of these
60. What do scientists believe global warming is caused by?
 (a) The earth getting older (b) Human activity (c) Changes in Animals (d) The rainforest (e) none of these
61. What does NATO stand for?
 (a) North American Treaty Organization (b) North Atlantic Treaty Organization (c) North American Trade Organization (d) North Atlantic Trade Organization (e) None of these
62. Every atom of Carbon-di-oxide contains— Oxygen and— Carbon.
 (a) 1, 2 (b) 2, 1 (c) 1, 1 (d) 2, 2 (e) None of these
63. Tipaimukh Badh was built in—
 (a) 2004 (b) 2005 (c) 2006 (d) 2007 (e) None of these
64. Which of the country is not a semi-finalist in the second ICC World T-20?
 (a) Pakistan (b) West Indies (c) South Africa (d) Sri Lanka (e) None of these
65. Gurkhas live in—
 (a) India (b) Nepal (c) Ghana (d) Red Houses (e) None of these
66. Who is the first Muslim woman to win the Nobel Peace Prize?
 (a) Mother Teresa (b) Shirin Ebadi (c) Benazir Bhutto (d) Begum Rokeya (e) None of these
67. Harry Potter, now a very popular novel was written by—
 (a) J K Rowling (b) P D James (c) H G Wells (d) Shakespeare (e) None of these
68. President Barack Obama gave his speech to the Muslim world in—
 (a) UAE (b) Egypt (c) Turkey (d) UK (e) None of these
69. Sadharan Bima Corporation was incorporated after liberation in the year—
 (a) 1971 (b) 1972 (c) 1973 (d) 1974 (e) None of these



55	b
56	c
57	d
58	b
59	a
60	b
61	b
62	b
63	c
64	c
65	b
66	b
67	a
68	b
69	c

34. In a shipment of 120 machine parts 5 percent were defective. In a shipment of 80 machine parts, 10 percent were defective. For the two shipments combined, what percent of the machine parts were defective?
 (a) 6.5% (b) 7% (c) 7.5% (d) 8.0% (e) None of these
35. What is the total interest on Tk. 800 at 12.5% per annum for 9 months in taka?
 (a) 75 (b) 110 (c) 88 (d) 22 (e) None of these
36. A coat was sold for Tk 75. The coat was sold for 150% of the cost of the coat. How much did the coat cost?
 (a) Tk. 150 (b) Tk. 45 (c) Tk. 50 (d) Tk. 60 (e) None of these
37. If the value of XYZ Company stock drops from Tk. 25 per share to Tk. 21 per share, what is the percent of the decrease?
 (a) 4% (b) 8% (c) 12% (d) 16% (e) None of these
38. A and B together can paint a wall in 3 days. A can do it alone in 5 days. How many days would it take B to do this job alone?
 (a) 0.2 (b) 7.5 (c) 5.0 (d) 6.4 (e) None of these
39. In the equation : $31(m - n) - 32(m - n) + (m - n) = ?$
 (a) $-n$ (b) $-m$ (c) 0 (d) 1 (e) None of these
40. If the average of two numbers is M, and the larger number is L, what is the other number?
 (a) $M - L$ (b) $L - M$ (c) $2M - L$ (d) $L - 2M$ (e) None of these
41. If $(3x + 2y) = 8$ and $(2x - y) = 3$ find the value of 'x'.
 (a) 2 (b) 3 (c) 4 (d) 6 (e) None of these



Ans.

- 34 b 35 a 36 c 37 d 38 b 39 c 40 c 41 a 42 c 43 a 44 a 45 e
42. A cake is divided into 18 pieces. If Mohiuddin takes $\frac{1}{3}$ of the cake and Monshed takes $\frac{1}{3}$ of the rest that are left, how many pieces are still left?
 (a) 4 (b) 6 (c) 8 (d) 10 (e) None of these
43. The floor of a company's office has an area of 20,000 square feet. If the floor is in the shape of a square, approximately how many feet long is each side?
 (a) 140 (b) 450 (c) 500 (d) 1,000 (e) None of these
44. If the sum of (3, 7 and x) is 18, then the average of (3, 7 and x) is
 (a) 6 (b) 7 (c) 8 (d) 9 (e) None of these

General Knowledge, Current Affairs & Industry Reading

45. The first digital computer was invented by—
 (a) William Oted (b) Abakas (c) Blais Pascal (d) Haward likin (e) None of these
 [Note : The first digital computer was invented by Prof. John Vincent Atanasoff.]
46. Who is the current Secretary of State of USA?
 (a) John McCain (b) Senator Obrien (c) Hillary Clinton (d) Collin Powell (e) None of these
 [Note : John Kerry is the current secretary of State of USA.]
47. The place known as the Roof of the world is—
 (a) Nepal (b) Tibet (c) Bhutan (d) Srilanka (e) None of these
48. Three Bengali People have won noble prizes so far. The areas in which the prizes were won are—
 (a) Science and Economics (b) Literature and Economics (c) Physics and Economics (d) Chemistry and Economics (e) None of these

46 Note

47 b

48 e

20. COMPREHENSION :
 (a) loss (b) calamity (c) difference (d) knowledge (e) None of these
21. GRAVITY :
 (a) irrelevant (b) strange (c) seriousness (d) regular (e) None of these
22. REIMBURSE :
 (a) recollect (b) renowned (c) refund (d) revamp (e) None of these
23. COMPENSATION :
 (a) harm (b) admission (c) misfortune (d) reward (e) None of these

Questions 24 to 28 : Correct Sentence

Instruction : From the following sets of sentences, identify the correct sentence.

24. Set 1
 (a) It had been raining all day (b) It is been raining all day
 (c) It has been raining all day (d) All of these (e) None of these
25. Set 2
 (a) She should be here soon (b) She ought be here soon (c) She would here soon (d) All of these (e) None of these
26. Set 3
 (a) What date is today? (b) What date is it? (c) Which date is today? (d) All of these (e) None of these
27. Set 4
 (a) He gave them to her and me (b) He gave them to her and I
 (c) He gave them to she and me (d) He gave them to she and I (e) None of these
28. Set 5
 (a) My older sister is a pilot (b) My elder sister is a pilot
 (c) My elder sisters is a pilot (d) All of these (e) None of these

Problem Solving, Analytical & Financial Aptitude

29. The price of a certain television set is discounted by 10 percent, and the reduced price is then discounted by 10 percent. The series of successive discount is equivalent to a single discount of—
 (a) 20 (b) 19 (c) 18 (d) 21 (e) None of these
30. If 40% of all women are voters and 52% of the population is women, what percent of the population are women voters?
 (a) 20.8 (b) 19.2 (c) 26.4 (d) 40 (e) None of these
31. A certain sum of money consists of 30 coins, some of which are 10 paisa coins and the rest are 5 paisa coins. If the total value of the coins is Tk. 2, what is the number of 10 paisa coins?
 (a) 10 (b) 15 (c) 12 (d) 8 (e) None of these
32. A company makes a profit of 6% on its first Tk. 1,000 of sales each day and Tk. 55 per thousand on all sales in excess of Tk. 1,000 for that day. How much profit will the company make in a day when sales are Tk. 6,000?
 (a) 250 (b) 335 (c) 300 (d) 320 (e) None of these
33. A Petrol tank now is $\frac{1}{2}$ full. After you remove 8 gallons petrol from the $\frac{1}{2}$ full tank the tank is then $\frac{1}{10}$ full. What is the capacity, in gallons, of the tank?
 (a) 40 (b) $15\frac{1}{2}$ (c) 20 (d) 30 (e) None of these



Ans.

20 d

21 c

22 c

23 d

24 c

25 a

26 d

27 a

28 b

29 b

30 a

31 a

32 b

33 c

- PROFESSOR'S KEY TO GOVERNMENT BANK
70. Private Insurance Companies started operating in the Bangladesh Insurance market from—
 (a) 1984 (b) 1985 (c) 1986 (d) 1987 (e) None of these
71. At present only— foreign insurance company is operating in Bangladesh.
 (a) 1 (b) 2 (c) 3 (d) 4 (e) None of these
72. Marine Cargo Insurance policy falls under which of the following?
 (a) Life Insurance (b) General Insurance
 (c) Both Life and General Company (d) Term Life Insurance (e) None of these
73. Which of the following companies is the largest non-life insurance underwriter in Bangladesh in terms of gross premium, network of offices and trained manpower?
 (a) Jibon Bima Corporation (b) Sadharan Bima Corporation
 (c) Prime Insurance Company (d) Rupali Insurance Company Ltd.
 (e) None of these
74. Which of the following ministries is the regulator of the insurance sector in Bangladesh?
 (a) Trade and Business (b) Defense
 (c) Commerce (d) Finance
 (e) None of these
75. — insurance is the oldest form of insurance that was introduced in the 12th/13th century in the northern part of Italy.
 (a) Marine (b) Fire (c) Burglary (d) Motor (e) None of these
76. At present approximately a total of— private, public and foreign insurance companies are operating in the insurance sector of Bangladesh.
 (a) 56 (b) 58 (c) 60 (d) 62 (e) None of these
 [Note : There are total 79 insurance companies in Bangladesh those are operating their acts.]
77. Private General insurance companies in Bangladesh must place 50% of their re-insurance business with which of the following companies?
 (a) Jibon Bima Corporation (b) ALICO
 (c) Sadharan Bima Corporation (d) Directorate of Insurance
 (e) None of these
78. The insurance policy that covers risk of robbery or theft for cash, stamps securities money orders, postal orders etc. whilst carried by normal mode of transport is called—
 (a) Cash on Counter Insurance Policy (b) Cash in Transit Insurance Policy
 (c) Cash in Safe Insurance Policy (d) All of these (e) None of these
79. Which of the following is the main source of revenue for the insurance companies in Bangladesh?
 (a) Premium (b) Investment Income
 (c) Share trading (d) Deposit collection (e) None of these
80. Which of the following type of insurance coverage is mandatory by law in Bangladesh?

6. According to the passage what do you have to do to find the right job?
 (a) Set goals (b) Search jobs (c) Browse job sites (d) Visit organizations (e) None of these
7. As described in the passage what is a goal?
 (a) It is a purpose you set for yourself (b) It is what you hope for in the future
 (c) Identifying the right job (d) Both (a) & (b) (e) None of these
8. In order to get a job you want, what needs to be identified?
 (a) Your teachers (b) Powerful relatives (c) Your skills (d) Physical strength (e) None of these

Questions 9 to 13 : Correct Spelling

Instruction : Choose the correctly spelled word from the given choices to complete each sentence.

9. That company uses heavy—
 (a) machinary (b) mechinery (c) machinery (d) machinari (e) None of these
10. It is an— mission.
 (a) xploratory (b) exploretory (c) exploratary (d) exploratory (e) None of these
11. A kidnapping is also called an—
 (a) abduction (b) abdaction (c) abducision (d) abducktion (e) None of these
12. No man works on an— committee.
 (a) advizory (b) advisory (c) advisery (d) advisary (e) None of these
13. The — experiment is finished.
 (a) laboratory (b) laberatory (c) labertory (d) labarotry (e) None of these

Questions 14 to 18 : Appropriate English Usage

Instruction : Below are five questions. Choose the best answer from the given options.

14. I promise I— smoke again.
 (a) won't (b) don't (c) couldn't (d) didn't (e) None of these
15. I hope she— the flowers.
 (a) like (b) will likes (c) likes (d) did like (e) None of these
16. I hate— at holidays.
 (a) working (b) work (c) to do work (d) all of these (e) None of these
17. When an object enters earths atmosphere, it travels—
 (a) very rapidly (b) in a rapid manner (c) fastly (d) rapidly (e) None of these
18. Employers often require that candidates have not only a degree in engineering—
 (a) but two years yexperience (b) also two years experience
 (c) but also two years experience (d) but more two years experience (e) None of these

Questions 19 to 23 : Appropriate Meaning of Words

Instruction : Select the word/phrase you think is closest in meaning to the words in capital letters

Assistant Manager 2009

Time : 60 Minutes; Marks : 100; Examination Held On : 18.07

Multiple Choice Questions (MCQs) : 80 Marks

Language & Communication

Questions 1 to 8 : Reading Comprehension

Instruction : Read the following passage. Based on what is stated or implied in the passage, answer questions that follow.

To find the job that is right for you, you must set goals. A goal is a purpose you set for yourself. It is what you hope for in the future. You have to identify the skills that you need to get the job you want. Then you need to design a program to help you reach the level of improvement you set for yourself. To reach your goal, you must have a specific goal. Decide what you are going to do and when you are going to do it. Plan ways to achieve your goal. How will you accomplish it? Next, identify problems that will get in the way of accomplishing your goal. Then think of possible ways to solve the problems. Finally, evaluate your progress. Did you reach your goal? Did you get the job you wanted?

1. As suggested in the passage what do you need to design to help you improve?
(a) Training program (b) Education program
(c) A Program (d) Physical strength
(e) None of these
2. You not only have to decide what you are going to do but also decide _____ you are going to do it.
(a) what (b) when (c) whom (d) how (e) None of these
3. You must plan — to achieve your goals.
(a) ways (b) work (c) visualize (d) accomplish (e) None of these
4. What is your ultimate goal?
(a) To learn to solve problems (b) To learn to identify problems
(c) To learn to reach goals (d) Get a job you want
(e) None of these
5. What does the passage try to help you get?
(a) Value of effort (d) Value of effort (e) None of these

Android Application “ Job Circular ”

সবার আগে প্রতিদিনের বিভিন্ন পত্রিকা এবং অনলাইনে প্রকাশিত সরকারি-বেসরকারি সব ধরনের চাকরির খবর, সাপ্তাহিক চাকরির পত্রিকা, আবেদনের নিয়ম, আবেদন ফরম সহ নিয়োগ সংক্রান্ত সকল তথ্য নিয়ে এই আপস।

সংক্ষিপ্ত বৈশিষ্ট্য

- ☑ দৈনিক পত্রিকা এবং অনলাইনে প্রকাশিত প্রতিদিনের চাকরির বিজ্ঞপ্তি
- ☑ পরীক্ষা সময়সূচী এবং ফলাফল সহ পরীক্ষা সংক্রান্ত সকল নোটিশ
- ☑ সাপ্তাহিক চাকরির পত্রিকা (HD Picture এবং PDF আকারে)
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- ☑ Favorite (Bookmark) system: এর মাধ্যমে আপনি আপনার পছন্দের বিজ্ঞপ্তি, নোটিশ, চাকরির প্রস্তুতিসহায়ক বিভিন্ন বিষয় Save করে রাখতে পারবেন।
- ☑ নিয়োগ পরীক্ষার প্রস্তুতি সহায়ক সকল তথ্য

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📌 নতুন এবং গুরুত্বপূর্ণ চাকরির খবর এর "Notification"

এর মাধ্যমে আপনি আপস ওপেন না করেই আপনার মোবাইলের Notification বার এ জানতে পারবেন গুরুত্বপূর্ণ চাকরির খবর এবং পরীক্ষার নোটিশ

📌 **কমেন্ট সিস্টেম:** প্রতিটি বিজ্ঞপ্তির নিচে কমেন্ট করার অপশন আছে, ওই বিজ্ঞপ্তি সম্পর্কে যদি আপনার কোন প্রশ্ন/জিজ্ঞাসা/সমস্যা/তথ্য জানার থাকে তাহলে আপনি কমেন্ট করলে আপনাকে আপনার প্রয়োজনীয় তথ্য দিয়ে সাহায্য করার চেষ্টা করব।

📌 এছাড়াও মেনুবারে আলাদাভাবে কমেন্ট করার অপশন পাবেন, সেখানে আপনি নিয়োগ সংক্রান্ত যে কোন প্রশ্ন করতে পারবেন।

📌 **Job Age Calculator:** চাকরির বয়স বের করার ক্যালকুলেটর। চাকরির আবেদনের ক্ষেত্রে অনেক সময় বয়স বের করতে হয়। এই Job Age Calculator এর মাধ্যমে আপনি আপনার কাঙ্ক্ষিত বয়স বের করতে পারবেন।

≡ **জব ক্যাটাগরি:** বিজ্ঞপ্তিগুলো সহজে খুঁজে পাবার জন্য ক্যাটাগরি করা আছে। নিচে কিছু ক্যাটাগরি উল্লেখ করা হল।

☞ সরকারি চাকরি	☞ মার্কেটিং / সেলস	☞ পার্ট টাইম জব
☞ ব্যাংক জব	☞ রেলওয়ে জব	☞ কল সেন্টার / কাস্টমার সার্ভিস
☞ এনজিও	☞ ডিফেন্স এ চাকরি	☞ সাপ্তাহিক চাকরির পত্রিকা
☞ শিক্ষক নিয়োগ	☞ ফ্রেশার / অনভিজ্ঞদের চাকরি	☞ অন্যান্য বেসরকারি চাকরি

📌 প্রতিদিনের তথ্য

বিভিন্ন দৈনিক পত্রিকা থেকে গুরুত্বপূর্ণ সাধারণ জ্ঞানমূলক তথ্য এবং দৈনিক ইংরেজি পত্রিকার গুরুত্বপূর্ণ Article এর অনুবাদ ও Daily Star Vocabulary.

📌 **সাম্প্রতিক তথ্য:** বিভিন্ন পত্রিকা ও অন্যান্য উৎস থেকে চলমান বাংলাদেশ এবং বিশ্বের সাম্প্রতিক তথ্য।

📌 **ক্যারিয়ার গাইড:** চাকরির পরীক্ষা সহায়ক বিভিন্ন তথ্য এবং Article এবং পরামর্শ।

📌 **ডাউনলোড জোন:** চাকরির প্রস্তুতির জন্য বিভিন্ন প্রকাশনীর বই এবং অনলাইনে প্রকাশিত সকল বিষয়ের তথ্যের PDF। প্রায় ১০০ GB+ প্রয়োজনীয় সকল বই নিয়ে এর ক্যাটাগরি।

📌 **ইন্টারভিউ টিপস:** ইন্টারভিউ এর জন্য কিভাবে নিজেকে প্রস্তুত করবেন সেই সকল বিষয়ে অভিজ্ঞদের পরামর্শ।

📌 **ভাইভা অভিজ্ঞতা :** চাকরির ভাইভাতে কিধরণের প্রশ্নের সম্মুখীন হতে হয় সেই সকল তথ্য নিয়ে এই ক্যাটাগরি।
বিসিএস, ব্যাংক সহ অন্যান্য নিয়োগ ভাইভা অভিজ্ঞতা এখানে পাবেন।

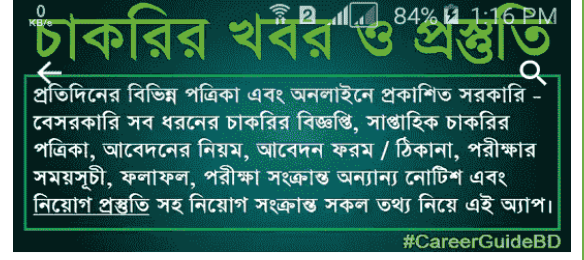
📌 **প্রশ্ন ব্যাংক এবং NTRCA প্রশ্ন ব্যাংক:** নিয়োগ পরীক্ষার বিগত সালের প্রশ্ন এবং সমাধান। এছাড়াও প্রতিনিয়ত যে সকল নিয়োগ পরীক্ষা অনুষ্ঠিত হয় তার প্রশ্ন-সমাধান।

📌 **মডেল টেস্ট:** নিজেকে নিয়োগ পরীক্ষার উপযোগী করে গড়ে তোলার জন্য অনুশীলনের বিকল্প নেই। এই ক্যাটাগরিতে "ব্যাখ্যা সহ (বেশিরভাগ ক্ষেত্রে)" মডেল টেস্ট পাবেন। (With timer এবং Without timer আপনার পছন্দ মত মডেল টেস্ট দিতে পারবেন)

📌 চাকরি বিষয়ক পরামর্শ সহ আরো অনেক কিছু...

♥ এই আপস এর বৈশিষ্ট্য গুলো যদি আপনার ভাল লাগে তাহলে আজই ডাউনলোড করুন।

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